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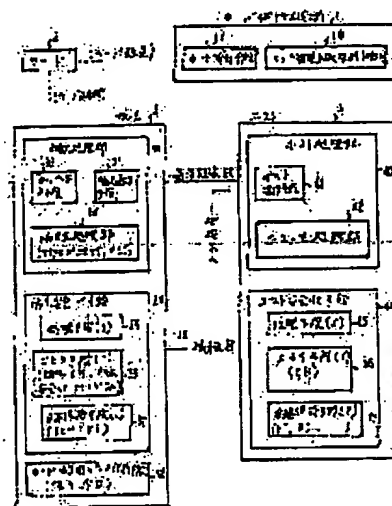
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(54) CARD UTILIZING SYSTEM

(57)Abstract

PURPOSE: To prevent various data from being falsified illegally by constituting the system so that a host equipment holds each terminal key, each terminal holds the terminal key and a card key and the detection of falsification is executed by both the terminal and the host equipment.

CONSTITUTION: A card issue part 1 uses a card key (CK) held by a card key generating and holding means 10, generates card data and a verifier being a function of the CK by a card issue means 11, and writes them in a card 2 and issues it. When a terminal 3 requests delivery of a terminal security program (TP) through a communication circuit 50 to a host computer (HC) 4, the HC 4 calls back the terminal 3, and also, confirms a terminal key. Subsequently, an authenticator is generated and the TP is enciphered and sent to the terminal 3. The terminal 3 decodes it and generates the authenticator, and by a terminal security means 34, the generated verifier and the authenticator read from the card 2 are compared and the coincidence is confirmed. Card utilization data received by the HC is also confirmed by the same method. In such a way, it can be prevented that various data are falsified illegally.



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